

State of Maryland

SECOND
ANNUAL REPORT

OF THE

State Industrial Accident Commission
OF MARYLAND

For The Year November 1, 1915,
To October 31, 1916, Inclusive

COMMISSIONERS

JNO. MILTON REIFSNIDER, Chairman
CHAS. D. WAGAMAN JAMES HIGGINS
HOWARD C. HILL, Secretary

BALTIMORE CITY
PRINTING AND BINDING
COMPANY



LETTER OF TRANSMITTAL.

To His Excellency,
EMERSON C. HARRINGTON,
Governor of Maryland,
Annapolis, Maryland.

SIR:
We have the honor to submit herewith, pursuant to the provisions of Section 13, Chapter 800, Acts of the General Assembly of 1914, the second annual report of the State Industrial Accident Commission, covering the period from November 1, 1915, to October 31, 1916, inclusive.

In addition to rendering to you the report required by the provisions of the Act, we have, in keeping with a generally accepted practice, borne in mind the fact that the report will also be one for the information of the general public, and have therefore included some material which it is hoped will be of general interest.

There are a number of important changes in the law which should be made, but we have thought it best to postpone any recommendations in this connection until our next report, which will be submitted prior to the meeting of the next General Assembly.

Very respectfully,
JNO. MILTON REIFSNIDER, *Chairman*,
CHAS. D. WAGAMAN,
JAMES HIGGINS
(Commissioners).

HOWARD C. HILL,
Secretary,
Baltimore, Md.,
January 1st, 1917.

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Annapolis, Md.

FOREWORD.

In submitting this report, which has been prepared for the most part by the Secretary and the heads of the various departments, the Commission desires to say that it feels that the wisdom of compensation legislation, involving as it did such a radical departure from the old common law system of liability in the relation of master and servant, is shown by the results obtained under the operation of the law. Whether these results are considered from the viewpoint of the employee, the employer or of the State, they are, in the opinion of the Commission, highly satisfactory.

Briefly summarized, the benefits which have accrued to those most directly interested during the twenty-four months covered by the first and second annual reports of the Commission are as follows:

To the employees who have been injured in extra-hazardous employments and to their dependents in case of death, there was awarded by the Commission during the first twelve months for compensation, for medical services and for funeral expenses, the sum of \$404,032.53; and during the succeeding twelve months the sum of \$704,939.38, making a total of \$1,108,971.91. The right of the employees and their dependents to the awards making up this vast sum was determined and adjudicated promptly, without litigation and without any expense except in the very small number of cases in which attorney's fees have been paid. In addition thereto and perhaps of equal value, and doubtless of the highest importance to the employees covered by the Act, there is an aroused interest on the part of employers in methods of accident prevention and the employer finds that under the operation of this law his humane instincts are in harmony with the financial advantage which must follow as the result of accident prevention. Likewise, the injured employee must learn that his employer has not only a sympathetic but also a financial interest in his early restoration to full wage earning capacity to their mutual benefit.

To the employer upon whom the law now imposes the cost of insuring his employees there follows the compensating bene-

fits which flow from a defeat of the economic waste under the old common law system which involved the employer in litigation with his employees with its attendant loss of time, expense, good will of employees, and consequent loss of production, in addition to such damages as he was required to pay as the result of litigation. Under the present law his insurance premium now becomes a definite operating cost which the consumer ultimately must pay and he is relieved of any further financial liability because the same is shifted to his insurance carrier.

As regards the State, it has abandoned a policy which had long been in vogue and which in these latter days under modern industrial conditions was universally recognized as unjust to workmen employed in extra-hazardous industrial enterprises. Formerly the employer was relieved of any burden of liability to his injured workmen unless the workmen could show that their injuries were the result of their employer's negligence, whereas the injured employees were obliged to bear the burdens consequent upon the injuries received although they were equally free from fault or negligence on their part. Industrial development had reached the point where by reason of its very complexity most of the accidental injuries sustained by workmen were the inevitable result of trade risks quite apart from any negligence on the part of either employer or employee. When this fact was recognized the injustice of a system which excused an employer who was without fault and virtually penalized the employee who was equally without fault, was apparent; and out of the necessity of equalizing the burden the Legislature abrogated the common law system and adopted the compensation principle of requiring the industry to bear a portion of the employee's loss in all cases of accidental injuries without regard to fault or negligence, leaving the injured employee to bear the remaining portion. Whether the proportion of loss which each now bears accords with justice it is not our purpose here to inquire nor do we mean to intimate that there are not many particulars in which the Law ought to be amended, but we reiterate that the results already obtained under the present system amply justified so radical a departure from the old system. If we should look for further vindication of the wisdom of this legislation we would find it in the greater productive capacity of workmen who are more promptly restored to wage

earning ability when both employer and insurer find it profitable to provide the best medical and surgical treatment; and we would also point to the great saving in public charities to which injured workmen and their dependents, many of whom were without other sources of relief in occasions of distress, were so often reluctantly obliged to resort.

In the matter of the cost of administering the law, which up to this time has been paid by means of a Legislative appropriation, we believe that it is capable of demonstration that a great saving has been effected in the reduction of Court expenses. Within the period of time covered by the reports of this Commission compensation has been awarded in 7,352 claims. From statistics which are regarded as reliable we learn that about twenty per cent of all such claims, or about 1,470, would have formed the basis of litigation in the common law courts of the State. Anyone familiar with the trial of negligence cases in the Courts will readily realize the saving that has been effected in Court expenses alone under a system which relieves the Courts of this large number of negligence cases.

PART I

GENERAL REPORT

GENERAL REPORT

On December 31, 1915, the State Industrial Accident Commission submitted to the then Governor of Maryland, Hon. Phillips Lee Goldsborough, its first annual report, covering in detail the appointment of the members of the Commission, the organization of the Department and a review of the operations of the law for the year ending October 31, 1915.

This report will therefore take up the work where the first report ended and set forth the continued efforts of the Commission and the results of its activities experienced in the administration of the law.

We have to record with a deep sense of regret the loss to the Commission of its first Chairman, the late Hon. John B. Hanna, whose death on May 9, 1916, left a vacancy in the Commission. This vacancy was filled by the appointment of Hon. Jno. Milton Reifsnider, of Westminster, to fill out the unexpired term as Chairman of the Commission. The new Chairman immediately assumed office and has devoted himself untiringly, in cooperation with his colleagues on the Commission, to the arduous work of the office. A glance at this report in comparison with the first annual report will show that this work has been steadily increasing in volume and new and complex questions are constantly arising for determination by the Commission.

The Commission feels justified in specially calling to your attention at this time the importance and volume of this work and of the problems presented to the Commission in its endeavor to provide such capable and efficient assistance as the work requires within the limitations of the appropriation granted by the Legislature. The reports of accidents and claims for compensation requiring consideration have increased approximately 35% over last year, and the work in connection with these together with the increased business of the State Accident Fund, through the loyalty and industry of the corps of assistants, have been carried on in the opinion of the Commission with marked success. But there are many things yet to be done, especially along the line of accident prevention and of law enforcement.

The powers and duties of the Commission may be divided logically and for purposes of organization into two general

groups, first, those of a quasi-judicial character, and second, those of an administrative character, which include the regulation generally of insurance matters coming within the scope of the law, and also matters pertaining to the organization and administration of the State Accident Fund.

In the application of these powers and duties the Commission feels that it should undertake a more vigorous campaign to bring about as complete a compliance with the law and as broad an application of its benefits as is compatible with its prerogatives under the law; and these benefits are also twofold—first, the payment of compensation and securing to the employees the payment of this compensation through insurance, and second, the prevention, so far as it is possible, of the need for relief by reducing the likelihood of accidents. The effect of the first of these benefits is plainly to afford some measure of relief to workmen after they have been injured under conditions such as to bring them within the provisions of the law, or to their dependents if death results from such an accident. This is expressive of the palliative or corrective phase of the compensation principle. The complementary phase, and one generally admitted to be more practical and effective if not more urgent, is the protection of workmen against the happening of an accident or at least against pecuniary loss or unnecessary seriousness in case the accident occurs. The value and urgency of accident prevention are matters which need no defense. There is open for discussion only the question of ways and means to be employed in order to accomplish results. The determination of this question depends largely upon the resources available for such purposes and the particular system to be followed. The Commission will use every means in its power during the coming year to encourage and promote plans for accident prevention both in a general way through its cooperation with insurance carriers and employers and particularly in connection with the State Accident Fund, which is administered by the Commission.

On November 6, 1916, a merit rating plan for the State Accident Fund was adopted by the Commission which gives credit for good accident experience and makes charges for bad accident experience by a reduction or an advance, as the case may be, in the premium rate. It is hoped that this will offer an inducement for employers to exert efforts for accident prevention from a pecuniary point of view in addition to the human-

itarian impulse which no doubt actuates most employers who are fully aware of conditions and who are solicitous for the welfare of their employees. The use of this system does not exclude the inspection of factories and recommendation of safeguards but reserves the credit or debit to be allowed for determination upon the results obtained in a reduced or increased accident experience.

The injustice of the condition in which some employers evade carrying compensation insurance while others of the same class, and their competitors, are carrying insurance and must add this cost to their operating expenses, is evident. It is furthermore, of course, unjust that employees, the protection of whose rights is provided in the law, should be deprived of that protection by the negligence of their employers in this respect. While it is true that a large majority of employers subject to the law have, through either a desire to be law-abiding, a recognition of the justice underlying the law, or a fear of the consequences of violation of its provisions, effected insurance, yet it is plainly evident that there is a large number of employers throughout the State who have not done so. Several reasons have been brought to light for this state of affairs. Some employers have a more or less vague knowledge of the scope of the law and are either indifferent or purposely neglect to inform themselves; others, while seemingly aware of its application, have frankly taken a chance of an accident or of their neglect being discovered in some other way, while instances have developed of employers who are plainly defying the law.

An amendment to Section 15 of the Act by the Legislature of 1916 has apparently shorn the Commission of its power to directly compel employers to insure. The Act of 1914 contained two provisions with reference to compelling employers to insure the payment of compensation. Section 15, which provides that all employers shall secure the payment of compensation to their employees in one of the following ways, to wit: by insuring and keeping insured in the State Accident Fund, or second, by insuring and keeping insured with a stock corporation or mutual association, provides further that an employer who does not voluntarily insure in one of these two ways must furnish satisfactory proof to the Commission of his financial ability to pay such compensation himself. Then, after setting out the conditions upon which this privilege may be

granted by the Commission, it provides further that if he shall fail to furnish such satisfactory proof or give bond or deposit securities as required by the Commission, he shall be subject to the provisions of the first paragraph of the Section with reference to insurance in the State Accident Fund, and shall be required by the Commission to insure as provided in said first paragraph, unless he at once voluntarily insures as provided in the second paragraph—namely, a stock corporation or mutual association. A later paragraph of this same section, omitted in the Section as amended in 1916, provided that an employer who failed to insure or to furnish satisfactory proof of his financial ability to pay the compensation should be compelled by the Commission to insure in the State Accident Fund, and that an employer who failed to do so within ten days after being ordered by the Commission should be liable to the State in an amount equal to six months insurance as a penalty, which penalty, together with his premium due the State Accident Fund, might be collected by a civil action brought by the Attorney-General, as provided in Section 22 of the Act. While all of these provisions were effective, the Commission adopted a method of passing orders requiring employers in default to insure in the State Accident Fund or to show cause why it should not be done, and this practice met with a large degree of success so far as the Commission was informed of non-compliance with the law.

There is also a provision in Section 15 of the Act as amended by the Legislature of 1916 making the failure to insure a misdemeanor, punishable by a fine of from \$500 to \$5,000, and the Commission has concluded to exercise the greatest possible diligence in referring to the State's Attorney of the proper jurisdiction the cases of employers who are subject to the law, but who have not effected insurance, for prosecution under the provisions of the law. Appreciating the importance and fairness of compelling compliance with these provisions of the law, the Commission asks the earnest cooperation of the various State's Attorneys in this respect.

STATEMENT NO. 1.

Appropriations and Expenses of Commission.

From November 1, 1915, to September 30, 1916.
(The Legislature of 1916 fixed October 1 to October 1 as the fiscal year for the State.)

Balance Appropriations November 1, 1915..... \$18,888.91

REVERTED TO TREASURY.

From 1914 Appropriation.....	\$7,975.69	
From 1915 Appropriation.....	.15	
Total Reverted		7,975.84
		<hr/>
		\$10,913.07
Petty Cash on Hand November 1, 1915.....		500.00
1916 Appropriation		40,000.00
Total of Appropriations and Balances November 1, 1915.....		<hr/>
		\$51,413.07

SALARIES AND EXPENSES.

Salaries		\$37,640.87
Expenses:		
Office Expense, including Postage.....	\$1,432.43	
Rent	4,590.00	
Stationery and Printing.....	2,251.79	
Telephone and Telegraph.....	627.00	
Furniture and Fixtures.....	943.35	
Special Services	1,965.65	
Library	144.05	
Traveling Expenses	439.56	
Witness Fees and Testimony.....	283.75	
Miscellaneous	40.00	
State Accident Fund:		
Stationery and Printing.....	134.45	
Miscellaneous	170.00	
		<hr/>
		13,022.03
Petty Cash		750.00
		<hr/>
		\$51,412.90
Balance 1915 Appropriation October 31, 1916.....		.17
		<hr/>
		\$51,413.07

STATEMENT NO. 2.

Report of Compensation Paid and Outstanding and for Medical and Other Like Services.

	<i>No. Awards</i>	<i>Payments</i>
Number of awards made by Commission for Fatal Accidents	108	
Paid on account of same.....		\$22,042.85
Outstanding calculated to Maturity.....		261,945.67
Funeral Expenses		8,819.37
Number of Awards made by Commission for Permanent Total Disabilities.....	5	
Paid on account of same.....		906.60
Outstanding calculated to Maturity.....		21,003.40
Number of Awards made by the Commission for Permanent Partial Disabilities..	324	
Paid on account of same.....		43,016.24
Outstanding calculated to Maturity.....		31,821.49
Number of Awards made by Commission for Temporary Total Disabilities.....	4360	
Paid on account of same.....		201,783.42
Number of said awards on which payments are being made, November 1, 1916.....	302	
Weekly Compensation on said awards.....		2,644.63
Number of awards made by Commission for Temporary Partial Disabilities.....	6	
Paid on account of same.....		153.00
Payment for Medical Services on Compensation Cases		47,134.24
Payments for Medical Services on cases that did not reach Compensation..... (Due to claimant not being incapacitated for more than two weeks.)		63,223.10
SUMMARY.		
Total Paid for Compensation.....		\$267,902.11
Total Outstanding for Compensation.....		317,860.56
Total Paid for Medical Services.....		110,357.34
Total Paid for Funerals.....		8,819.37
Total Benefits to Injured Workmen and their Dependents under the Workmen's Compensation Act from November 1, 1915, to October 31, 1916.....		704,939.38

Payments are included on awards made since November 1, 1916, for Compensation due prior to November 1, 1916, and for this reason some of the totals in the above statement exceed in number the totals for corresponding classes of awards in the statistical tables which follow.

PART II

STATE ACCIDENT FUND

STATE ACCIDENT FUND.

Some method of securing to the injured employee the payment of such compensation or other benefits as are provided to be paid is recognized as an essential feature of any compensation system. The method by which these payments shall be so secured is a question upon which there is a wide difference of opinion. There are four general methods in operation, or provided, for securing the payment of compensation: State Fund Insurance, Stock or Mutual Companies, Mutual Associations of Employers, and so-called Self-Insurance, by which an employer assumes his own risk, usually conditioned upon his furnishing bond or depositing securities.

The term "State Insurance" in the ears of some people has a socialistic tone, although that indictment has almost ceased to be raised as a serious objection to so-called State Funds as they are being operated in various States of the United States and Provinces of Canada.

We have come to accept not only the principle of Workmen's Compensation and compulsory insurance but also the right and wisdom of the State's entering into the insurance field, and providing a means whereby this burden which is borne ultimately by the citizens who are the consumers, but in the first instance by the employers, may be provided for with a fair degree of safety and certainty of cost.

There are several types of State Fund Insurance actually in operation in America all of which are slight deviations from one of the two systems, namely: Exclusive State Funds, and State Funds in competition with stock or mutual companies. Ohio and Washington are typical of the former class in the United States, the Province of Nova Scotia having perhaps the most extreme type of compulsory exclusive State Insurance for Workmen's Compensation. In that Province, not only are all hazardous employments subject to the law as regards compensation, but also every employer so covered is presumed to have insured in the State Fund, the only method of Insurance provided, with a penalty attached for failure to notify the Industrial Board and pay the premiums due. This, of course, affords complete protection to the injured workman, although there is a strong feeling among even advocates of State Fund Insurance that this places too heavy a potential burden upon the subscribers

to the Fund who do comply with the requirements of the law. It seems, however, that the degree of this burden would depend upon the thoroughness with which the penalties are exacted.

The Maryland Fund is in the second class mentioned, namely: a Fund in competition, nominally at least, with stock and mutual insurance companies. It is very obvious that under a compulsory insurance law some form of State Insurance is a necessity, in order to provide a certain method for employers to accept; inasmuch as there might otherwise develop the rather anomalous situation in which no company would offer to write insurance which the Law requires.

In addition to the necessity for it there is also advanced the argument that a State Fund is advisable as a check upon private companies, especially in keeping down the rates charged for this class of insurance. Practice and experience generally serve to demonstrate how far this aim is accomplished.

In measuring the efficiency of any method of insurance three important elements are to be considered: First, Stability, measured by the adequacy and security of its reserves, and the volume of its business; second, Economy, measured by the administrative and operating expenses; and third, Service, or degree of promptness and justice exercised in the payment of losses.

The Maryland State Fund when measured by these requirements shows a highly satisfactory condition. A glance at the financial statement will show a financial condition of security far beyond the ordinary requirements. As to the volume of business not only are nearly 9% of the employers insured in the State Fund, about 80% being distributed among about 20 insurance companies, and a trifle less than 1% being Self Insurers, but so far as has been ascertained the volume of business in the Fund measured by the amount of premiums leaves only three or four companies ahead of it.

This amount of business has come to the Fund with comparatively little solicitation. The right of the State Fund's entering into competition with the stock companies or the wisdom of its doing so has been questioned by some; suffice it to say that at least so far the Commission has not entered into such competition by active solicitation. This no doubt has materially helped the State Fund to measure up to the second requirement, that of economical administration. The criticism

that the administrative expense of the Fund should be borne by the Fund and not by the general appropriations for the expenses of the Commission is perhaps a just one, and an amendment to the law by the 1916 Legislature makes provision for such a shifting of the burden. But from whatever source the funds for maintenance are forthcoming, a rather liberal cost accounting for the past two years indicates that the cost of administration of the Fund has not exceeded 10%, this is to be compared with cost for stock companies ranging from 30% to 40%.

From the standpoint of service the State Accident Fund, under the general direction of the Chief Medical Adviser, furnishes promptly first aid and such medical, surgical, hospital and other services as are required by the Act, and promptly pays to injured employees such compensation as is ordered by the award of the Commission. An obstacle in the way of prompt service in the payment of compensation has been removed by an amendment recently consummated whereby the sum of \$5,000 of the State Accident Fund will be placed by the State Treasurer in the custody of the Commission for payment of current awards, to be reimbursed from time to time by the usual requisitions on the Treasurer's office for payments as made. It has been necessary in the past for claimants to wait until the requisition could be forwarded to the Treasurer, through the Comptroller's office, and the check sent back by the same route to the office of the Commission. The claimant can now be paid immediately following an award.

The following report from the office of the State Accident Fund shows the general condition and experience of the Fund, with tabulated statistics of the accidents to the employees of the employers insured in the Fund:

THE STATE INDUSTRIAL ACCIDENT COMMISSION:

GENTLEMEN:

I herewith submit my report as to the condition of the State Accident Fund, at the end of the second year of its operation, October 31, 1916.

The State Accident Fund started business November 1, 1914, without capital.

Assets November 1, 1916.....	\$102,152.74
Reserves for benefit of policy holders over all claims	67,669.07
Transferred from appropriation for support of the Commission (Sec. 63, Chapter 800, Acts of 1914)...	15,000.00
Reserve at end of the two years.....	52,669.07

The above result has been obtained notwithstanding the obstacles in the law, as originally passed, which required a policy holder to deposit the present value of all outstanding claims for accidents against his policy if he wished to withdraw from the State Accident Fund.

An amendment passed at the last Session of the Legislature provides that any policy holder may withdraw from the Fund, on sixty days' notice, if he provides protection for his employees under one of the other methods provided for in the Compensation Act.

The Commission has greatly strengthened the State Accident Fund in two important departments.

First—By re-insuring the Fund against catastrophe hazard, the effect of which is to so safeguard the Fund against heavy losses, that single accident, involving the payment of compensation costs, ranging from \$25,000 to \$150,000 would not in any way endanger the solvency of the Fund.

Second—By securing the services of Emile E. Watson, Columbus, Ohio, in the capacity of Consulting Actuary.

Mr. Watson is considered an Actuary of the highest attainments, having broad experience in State Fund Work. He has reduced our rates to a sound actuarial basis, and has worked out for the Fund one of the most scientific Merit Rating Systems now in use in the United States.

By developing a strong State Accident Fund the employers of Maryland will be enabled to secure Compensation Insurance at a minimum cost, as all State fund rates are relieved from the usual load of agents' and brokers' commissions, dividends to stock holders and State taxation.

It is therefore to the interest of all employers to help in the developing and strengthening of the State Accident Fund, for by so doing they are developing an insurance carrier, the aim of which is to write Compensation Insurance at actual cost.

Respectfully submitted

J. ARTHUR BRADLEY,
Superintendent.

STATEMENT OF THE CONDITION OF THE STATE ACCIDENT FUND.

Financial Statement, October 31, 1916.

ASSETS.

Cash on Deposit, State Treasury.....	\$36,058.87
Baltimore City Stock, 4% :	
14,000 Annex, 1951.....	13,755.00
16,000 Water, 1958.....	15,720.00
Maryland Treasury Relief Bonds, 4%, 30,000, 1916	30,150.00
Accrued Interest on above to October 31, 1916..	706.67
Policyholders' Accounts	5,762.20
Total Assets	\$102,152.74

LIABILITIES.

Reserve for Losses.....	\$31,659.34
Reserve for Unearned Premium.....	2,824.33
Reserve for Special Surplus (Sec. 23, Chap. 800, Acts 1914)	11,847.56
Reserve for Surplus.....	55,821.51
Total Reserves	\$102,152.74

INCOME AND DISBURSEMENTS.

Twelve Months Ended October 31, 1916.

INCOME.

Premiums Written.....	\$71,646.82
Interest on Deposits.....	670.61
Interest on Investments.....	880.00
Total Income	\$73,197.43

DISBURSEMENTS.

Losses Paid Medical.....	\$7,158.60
Losses Paid Temp. Total.....	12,188.76
Losses Paid Perm. Total.....	54.80
Losses Paid Perm. Partial.....	3,264.45
Losses Paid Death, Dependency.....	2,482.11
Losses Paid Death, No Dependency.....	883.50
Total Losses Paid.....	\$26,032.22
Reserve for Losses (Accidents November 1, 1915, to October 31, 1916).....	26,760.09
Reserve for Unearned Premiums.....	2,824.33
Reserve for Special Surplus (Premiums written November 1, 1915, to October 31, 1916).....	7,164.68
Reserve for Surplus (Additional Account Business November 1, 1915, to October 31, 1916)	10,416.11
Total Disbursements	\$73,197.43

STATE ACCIDENT FUND.

LOSSES.

Group	Compensation	Medical	Accidents	Estimated Outstanding
1	\$6.13	\$5.00	1	\$12.00
2				
3	42.00		1	88.50
4				
5				
6				
7				
8				
9	5,135.21	1,737.14	387	2,489.61
10	626.00	26.00	35	330.07
11				
12	341.00	2.50	5	55.26
13	60.00	2.50	2	
14	2,180.28	774.25	10	2,971.67
15			5	
16			10	7.00
17	644.93	267.75	24	1,000.00
18	4,810.69	2,296.25	51	12,997.29
19	101.13	90.50	10	78.08
20			10	
21	202.52	143.00	30	503.10
22			4	
23	302.86	27.50	1	88.00
24		3.00		
25	66.00	5.00	2	
26				
27	59.25	55.00	2	
28		3.00	3	
29		10.00	8	81.84
30		17.00	11	33.00
31				
32				
33	140.00	95.00	13	239.70
34	254.24	124.00	22	
35			1	
36		4.00	1	
37	316.98	395.00	309	146.99
38	50.50	19.00	1	35.00
39		6.00	3	54.34
40	51.00	4.00	2	
41	87.09	149.00	4	20.92
42	2,148.01	522.45	53	388.51
43	2,167.37	494.20	74	4,269.21
	\$19,784.18	\$7,278.54	1095	\$26,760.09

ACCIDENT TABLES STATE ACCIDENT FUND.

LOCATION OF INJURY.

Trunk	105
Head or Face.....	96
Eyes	136
Arms	89
Hands	170
Fingers	282
Legs	76
Feet	84
Toes	27
Fatals	27
Unknown	3
	1095

NATURE OF INJURY.

Burns	14
Scalds and Bruises.....	478
Cuts and Lacerations.....	314
Fractures and Sprains.....	118
Amputation	12
Food Poisoning	29
Inflicted Wounds	91
Miscellaneous	39
	1095

CAUSE OF ACCIDENTS.

Boilers, including Explosions	4
Engines and Motors.....	5
Machinery	285
Explosives	6
Burns and Scalds.....	14
Falling Objects	260
Fall of Persons.....	120
Tool hand inj. workmen....	151
Tool in hand fellow work-	
man	23
Loading and Unloading.....	7
Carrying and Lifting.....	75
Power Vehicles	4
Driving	19
Stepping on nails and other	
objects	20
Running into or striking ob-	
jects	81
Animals	5
Asphyxiation or Suffocation.	1
Belts	8
Miscellaneous	3
Unknown	4
	1095

DISMEMBERED.

Hands	2
Fingers	2
Toes	2

SEX OF INJURED.

Male	980
Female	115
	1095

MARITAL CONDITION.

Married	540
Single	456
Unknown	99
	1095

WAGES.

Not over \$ 5.00.....	39
Not over 10.00.....	287
Not over 15.00.....	468
Not over 20.00.....	148
Over 20.00.....	92
Unknown	61
	1095

AGE.

15-20	203
20-25	192
25-30	162
30-35	145
35-40	109
40-45	95
45-50	60
50-55	39
55-60	23
60-65	15
65-70	12
70-75	2
Unknown	38
	1095

TIME OF ACCIDENTS.

	A.M.	P.M.
1 o'clock.....	5	76
2	6	92
3	8	96
4	5	90
5	2	24
6	8	13
7	28	9
8	88	11
9	88	9
10	150	10
11	102	2
12	41	2
Time unknown.		130
	531	434
		130
		1095

PART III

STATISTICAL INFORMATION

STATISTICAL INFORMATION.

The statistics which follow are based upon the accidents reported to the Commission during the year covered by this report and upon the claims filed during the year upon which awards were made.

A comparison with the figures of last year's report will show some difference in the classifications used in the various tables. Last year's figures were gotten up in a short time and were of general interest only, inasmuch as the various classifications did not conform uniformly to any standards. In order that they may be of value for rate making and accident prevention purposes, the uniform system adopted by the Workmen's Compensation Bureau has been followed this year and the figures are considered to be of more dependable value.

No particular comment is necessary further than the general statement—Part I—as the tables and diagrams themselves should be sufficiently clear for the enlightenment of those interested in this phase of the report.

TABLE NO. 1.

Number of Employers Insured from November, 1915, to November, 1916.
Classified by Industries.

GROUP OF INDUSTRIES.	Total.
Mining and Quarrying.....	123
Manufacturing—	
Stone Products	201
Clay Products	53
Glass Products	36
Ore Reduction and Smelting.....	37
Steel and Structural Iron.....	108
Metal Products	219
Machinery and Instruments.....	16
Vehicles	115
Lumber and Wood.....	58
Leather	39
Rubber and Composition.....	18
Chemicals and Allied Products.....	21
Paper and Pulp Products.....	17
Printing and Publishing.....	286
Textiles	30
Clothing and Furnishing.....	31
Food, Beverages and Tobacco.....	198
Miscellaneous	150
Total	5463
Construction—	
Wrecking and Moving.....	59
Grading, Excavating, etc.....	330
Erection	1042
Finishing, Equipment and Installing.....	1497
	2898
Transportation, Public Utilities.....	1465
Trade	1685
Miscellaneous	148
Grand Total	11762

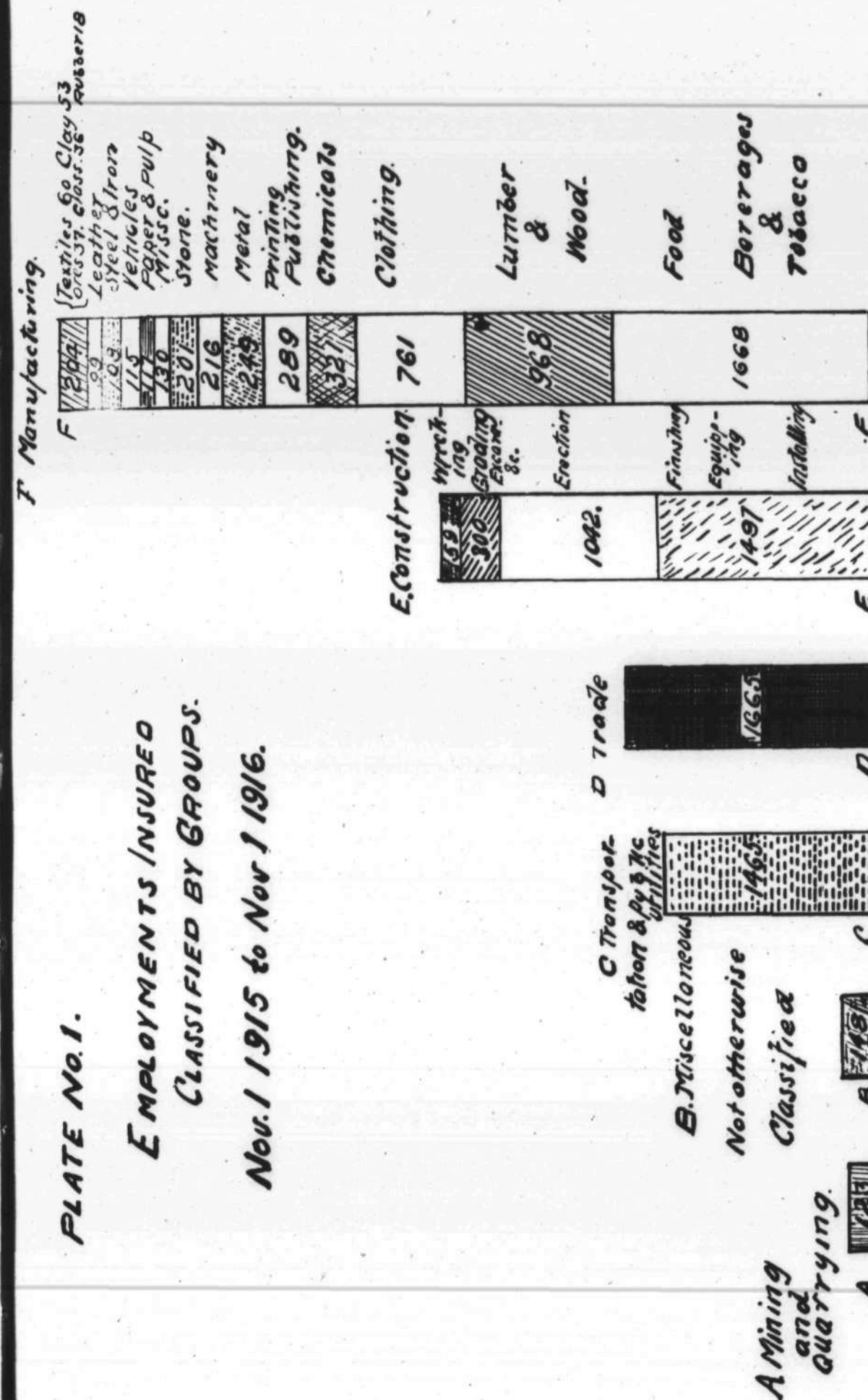


TABLE NO. 2. ACCIDENTS BY MONTHS.

	Nov.	Dec.	Jan.	Feb.	Mch.	Apr.	May	June	July	Aug.	Sept.	Oct.	Tot'l Grd. To'l.
Mining and Quarrying—													
Mines	27	19	42	29	40	26	46	7	96	91	93	54	570
Quarries	46	43	39	58	65	48	70	112	73	125	100	83	862
Manufacturing—													1432
Lumber Operations	20	25	37	31	36	31	47	28	35	39	25	30	384
Pulp and Paper	1	3	3	4	4	4	2	2	...	8	8	9	48
Furniture	23	31	19	30	31	44	32	31	34	36	32	51	394
Wood	26	42	64	50	40	62	40	55	64	51	60	71	625
Glass and Pottery Products	6	8	19	14	14	7	10	55	27	9	9	48	226
Iron and Steel—Heavy Articles	363	427	339	524	557	427	561	392	453	721	577	548	5889
Iron and Steel—Small Implements	148	153	204	231	272	324	352	340	228	369	205	256	3082
Vehicles of all kinds .....	...	12	8	4	9	2	18	15	7	11	13	29	128
Explosives	16	21	21	35	49	64	91	77	53	96	81	36	640
Paint and Tar Products	33	55	42	25	44	39	41	12	23	10	6	39	369
Distilleries	21	36	31	43	38	21	35	51	52	73	45	37	483
Drugs, Toilet Articles, Chemicals, etc.	32	41	66	44	38	38	64	119	63	103	48	63	719
Milling, Cereals and Grain	13	8	12	21	28	57	31	7	14	10	5	23	229
Packing Houses	33	33	18	24	40	23	31	29	21	25	25	43	345
Tanneries	2	4	2	24	4	2	2	3	3	3	9	6	64
Leather Products	7	11	10	6	13	10	15	14	8	17	3	15	129
Canneries	19	16	14	13	9	17	8	29	24	68	97	62	376
Baking and Confections	43	28	33	53	60	41	45	54	48	65	75	56	601
Tobacco Products	4	3	6	4	5	4	5	39	6	6	3	15	100
Manila and Hemp Products	21	19	10	16	20	20	18	15	18	18	18	18	221
Textiles	106	115	116	139	161	95	173	91	119	90	94	158	1417
Clothing	220	318	293	221	239	348	278	346	234	321	270	305	3666
Laundries, Dyeing and Cleaning	3	11	4	6	6	13	11	16	3	5	7	6	91
Printing and Allied Trades	13	27	40	37	42	43	48	28	26	75	29	53	461
													20687

TABLE No. 2—Continued.

	Nov.	Dec.	Jan.	Feb.	Mch.	Apr.	May	June	July	Aug.	Sept.	Oct.	Tot'l Grd. To'l.
Construction—													
Shipbuilding .....	...	...	38	9	2	...	23	9	133	17	95	96	422
Subaqueous .....	...	...	1	...	...	...	...	...	...	2	1	2	6
Electrical	39	35	16	22	23	31	23	29	37	25	42	13	335
Paving and Underground Works	1	1	12	2	6	1	1	2	...	2	1	3	32
Building Trades	233	245	194	152	153	162	221	229	325	288	290	296	2788
													3583
Transportation—Public Utilities—													
Railways, Operation and Construction of...	77	72	90	98	75	116	113	135	142	137	228	148	1431
Railway Machine Shops and Power Plants...	12	16	16	18	20	16	14	16	...	6	6	...	142
Constr. and Opr. of Teleph. and Telegh...	16	13	16	15	16	19	15	23	12	12	24	15	196
Operation of Vessels .....	...	4	...	...	2	...	2	2	13	39	45	10	118
Longshore Work	26	40	49	69	100	107	120	214	65	90	88	86	1054
Opr. of Stationary Engines and Boilers...	...	...	...	...	...	...	2	1	...	...	...	...	4
Operation of Vehicles	43	36	74	87	75	73	76	45	10	36	...	36	591
Miscellaneous	298	321	112	77	139	89	118	158	213	197	208	156	3536
													2086
Total	1991	2292	2083	2337	2574	2424	2862	2830	2684	3307	2965	2975	31324

Plate No. 2

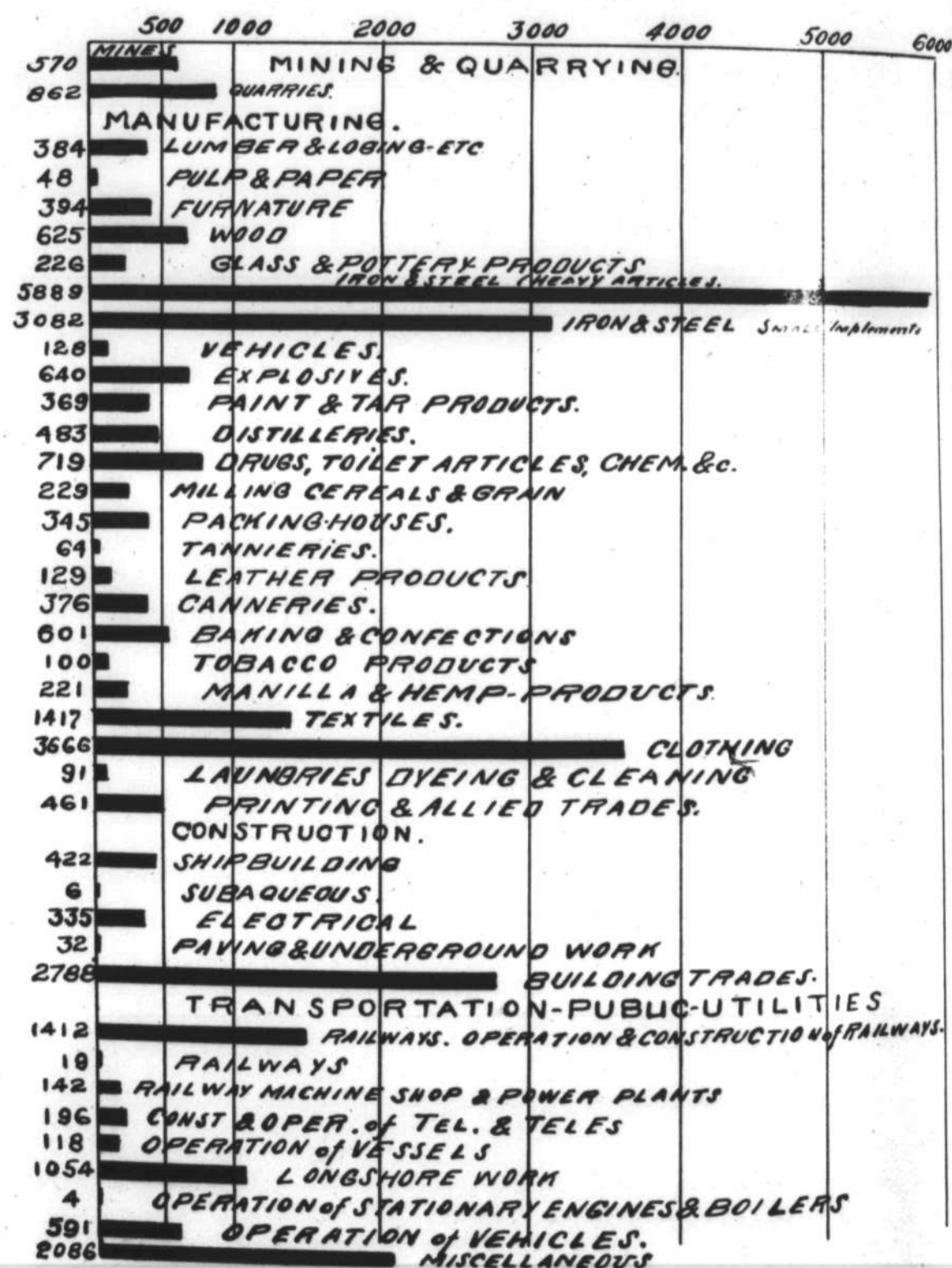
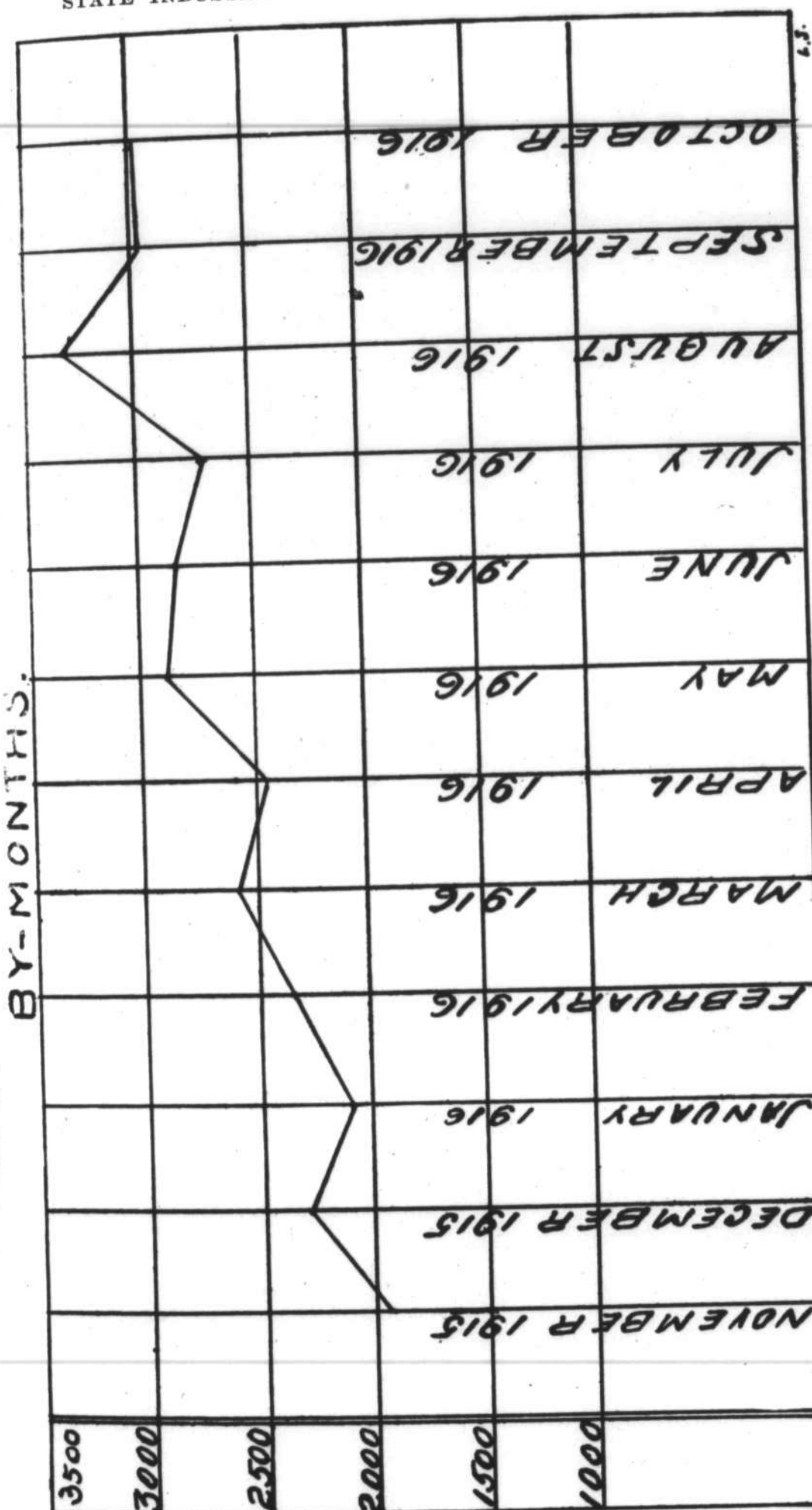
31324 ACCIDENTS REPORTED
CLASSIFIED BY INDUSTRIESPLATE NO. 3.
ACCIDENTS REPORTED
BY MONTHS.

TABLE NO. 3.

Occupation of Persons Injured in 31,324 Accidents.

Laborers (Unclassified)	6711
Laborers—Watchmen, Toolmen, Foremen, Trackmen, Packers, Stevedores, etc.	5519
Machine Operators, Sawyers, Engineers, Firemen, Presshands....	4449
Operators by hand, Textiles, Basketry, Woodwork, Fruit, Vegetables	2309
Carpenters, Painters, Plasterers, Lathers, Bricklayers, Masons, etc.	1571
Agents, Bookkeepers, Clerks, Errand Boys, Stenographers, Salesmen, etc.	1564
Machinists	1389
Iron and Metal Workers.....	1293
Motor Operators, Conductors, Brakemen, Chauffeurs.....	1024
Drivers of teams (no chauffeurs).....	1015
Plumbers, Tinsmiths, Roofers, Pipefitters, Blacksmiths.....	697
Not Stated	526
Miners, Quarrymen	412
Electricians, Linemen	338
Butchers	120
Miscellaneous	2387

31324

TABLE NO. 4.

Causes of Injury in 31,324 Accidents.

Machinery	4500
Falling Objects	4203
Tools in hands of injured workmen.....	3581
Fall of Persons.....	3216
Collisions	2897
Flying Objects	2536
Carrying and Lifting (not loading and unloading).....	1773
Stepping on nails and other objects.....	958
Loading and Unloading.....	895
Power Vehicles	828
Burns and Scalds	634
Machinery, Breaking of.....	531
Animals	475
Tools in hands of fellow workmen.....	324
Corrosive Substance	298
Belts	182
Boilers and Bursting Pipes.....	160
Asphyxiation or Suffocation	99
Electricity	79
Explosives	30
Unknown	769
Miscellaneous	2570

31548

Less Duplicates, where different causes contribute to the same accident

224

31324

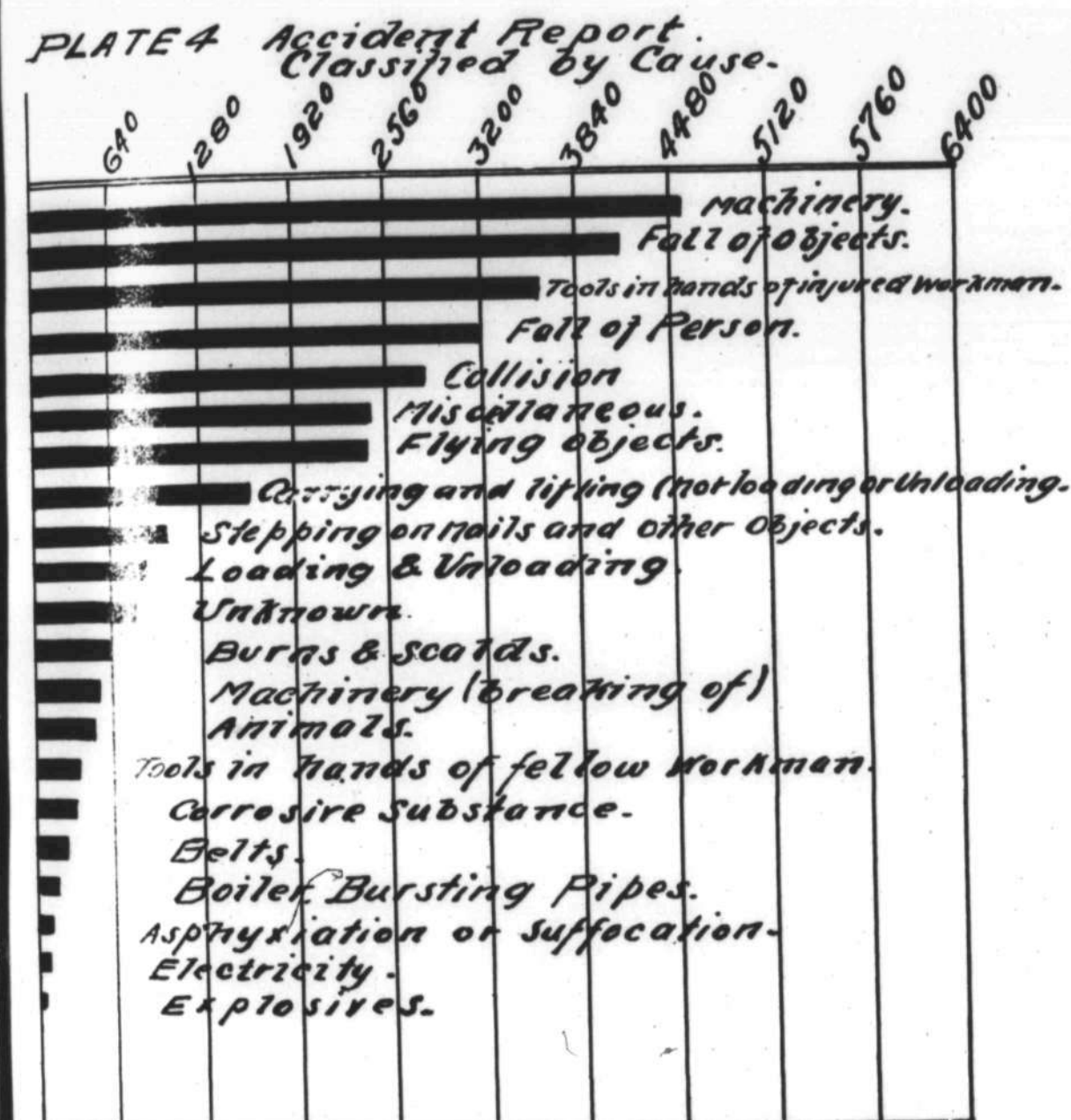


TABLE NO. 5.

Nature of Injury—31,324 Accidents.

Crushes and Bruises	9225
Cuts and Lacerations	9192
Punctured Wounds	3487
Fractures and Sprains	3375
Foreign Substance in Eye	2018
Burns	1656
Blood Poisoning	535
Amputations	224
Hernia	97
Miscellaneous	2294
Total	32103
Less Duplicates	779
Net Total	31324

TABLE NO. 6.

Location of Injury—31,324 Accidents.

Fingers	10075
Hands	3824
Feet	3128
Trunk	2899
Eyes	2653
Head or Face	2544
Legs	2493
Arms	2294
Toes	868
Miscellaneous	1344
Total	32122
Less Duplicates	798
Net Total	31324

TABLE NO. 7.

Sex and Marital Condition of Persons Injured—31,324 Accidents.

Male	26858	Married	14503
Female	4466	Single	14139
Total	31324	Unknown	2682
		Total	31324

TABLE NO. 8.

Hours Accident Occurred—31,324 Accidents. (Each even hour includes the half hour preceding and following.)

Hour	A. M.	P. M.
1 o'clock	143	1680
2 "	221	2527
3 "	217	2852
4 "	167	2344
5 "	197	1243
6 "	326	423
7 "	904	318
8 "	1862	357
9 "	2673	353
10 "	3689	298
11 "	3067	255
12 "	1129	90
Not Stated		3980
Total		31324

TABLE NO. 9.

Age of Persons Injured in 31,324 Accidents.

Age	No.	Age	No.
15-20	6026	50-55	969
20-25	6117	55-60	636
25-30	4664	60-65	394
30-35	3506	65-70	178
35-40	2754	70-75	56
40-45	1929	Unknown	2576
45-50	1519	Total	31324

TABLE NO. 10.

Wages of Injured Persons in 31,324 Accidents.

Not over \$ 5.00 per week	2237
Not over \$10.00 per week	9386
Not over \$15.00 per week	11781
Not over \$20.00 per week	3702
Over \$20.00 per week	2237
Not stated	1981
Total	31324

CLAIMS.

TABLE NO. 11.

Disposition of 4,786 Claims filed from November 1, 1915, to November 1, 1916. (Comparison with last year's report.)

	1915-1916			1914-1915		
	Fatal	Non-fatal	Total	Fatal	Non-fatal	Total
Allowed	93	4282	4375	64	2913	2977
Disallowed	*28	304	*332	14	185	199
Pending	29	50	79	13	254	267
Total Filed	150	4636	4786	91	3352	3443

Increase in claims filed, 39%—*1 withdrawn.

TABLE NO. 12.

4282 Non-fatal Claims Allowed—Classified by Industries.

Mining and Quarrying—	
Mines	256
Quarries	154
	410
Manufacturing—	
Lumber Operations	190
Pulp and Paper Mills	38
Furniture Mfg.	77
Wood Mfg.	103
Mfg. of Glass and Pottery Products	23
Iron and Steel—Heavy Articles	656
Iron and Steel—Small Implements and Utensils	175
Mfg. of Vehicles of all kinds	35
Explosives	10
Paint and Tar Products	25
Distilleries, etc.	67
Drugs, Toilet Articles, Chemicals, etc.	170
Milling, Cereals and Grain	62

Table No. 12—Non-fatal claims (continued).

Packing Houses	68
Tanneries	6
Mfg. of Leather Products.....	14
Canneries	79
Baking and Confections.....	62
Tobacco Products	7
Manila and Hemp Products.....	23
Textiles	87
Clothing	90
Laundries, Dyeing and Cleaning.....	17
Printing and Allied Trades.....	38
<hr/>	
Construction—	2122
Shipbuilding	205
Sub-aqueous Construction	1
Electrical Construction	27
Paving and Underground Work.....	2
Building Trades	592
<hr/>	
Transportation, Etc.—	827
Railways, Operation and Construction of.....	122
Railway Machine Shops and Power Plants.....	3
Construction and Operation of Telephones, etc.....	8
Operation of Vessels.....	15
Longshore Work	377
Operation of Vehicles.....	103
<hr/>	
Miscellaneous	301
<hr/>	
Total	4282

TABLE NO. 13.

3282 Awards in Non-fatal Cases, Classified by Causes of Accident.

Falling Objects	934
Fall of Persons.....	869
Engine and Motors.....	607
Tools in hands of injured workmen.....	478
Carrying and Lifting, not loading and unloading.....	285
Flying Objects	224
Loading and Unloading.....	213
Burns and Scalds.....	205
Stepping on Nails and Other Objects.....	125
Running into or striking objects.....	60
Belts	43
Power Vehicles	42
Tools in hands of fellow workmen.....	29
Asphyxiation or Suffocation.....	27
Corrosive Substance	23
Bollers, including explosions.....	22
Electricity	8
Machinery (Breaking of).....	4
Explosives	3
Animals	2
Not Stated	5
Miscellaneous	107
<hr/>	
Total	4315
Less Duplicates	33
<hr/>	
Net Total	4282

PLATE No. 5.

NON-FATAL CLAIMS
Classified by Industries

MANUFACTURING of

6 Tanneries.

7-Tobacco Products.

10 Explosives.

17 Laundries Dyeing & Cleaning.

23-Mfg of glass & Pottery Products

23 Manila & Hemp Products.

24-Mfg of Leather Products

25 Paint & Tar Products

35-Mfg. of Vehicles of all kinds

38- Printing & Allied Trades

39- Pulp & Paper Mills.

62 Milling Cereals & Grain

62- Baking & Confections

67-Distilleries & etc

68 Packing Houses

77- Furniture Mfg.

79- Canneries

87- Textiles

90-Clothing

103 Wood Mfg

170 Drugs Toilet Articles.

175 Iron & steel -

Small implements & utensils

190 Lumber Operations

656 Iron & Steel
Heavy articles.

827 Construction.

622 Transportation
Public Utilities

410 Mining & Quarrying.

301-Miscellaneous

Non-fatal Claims.

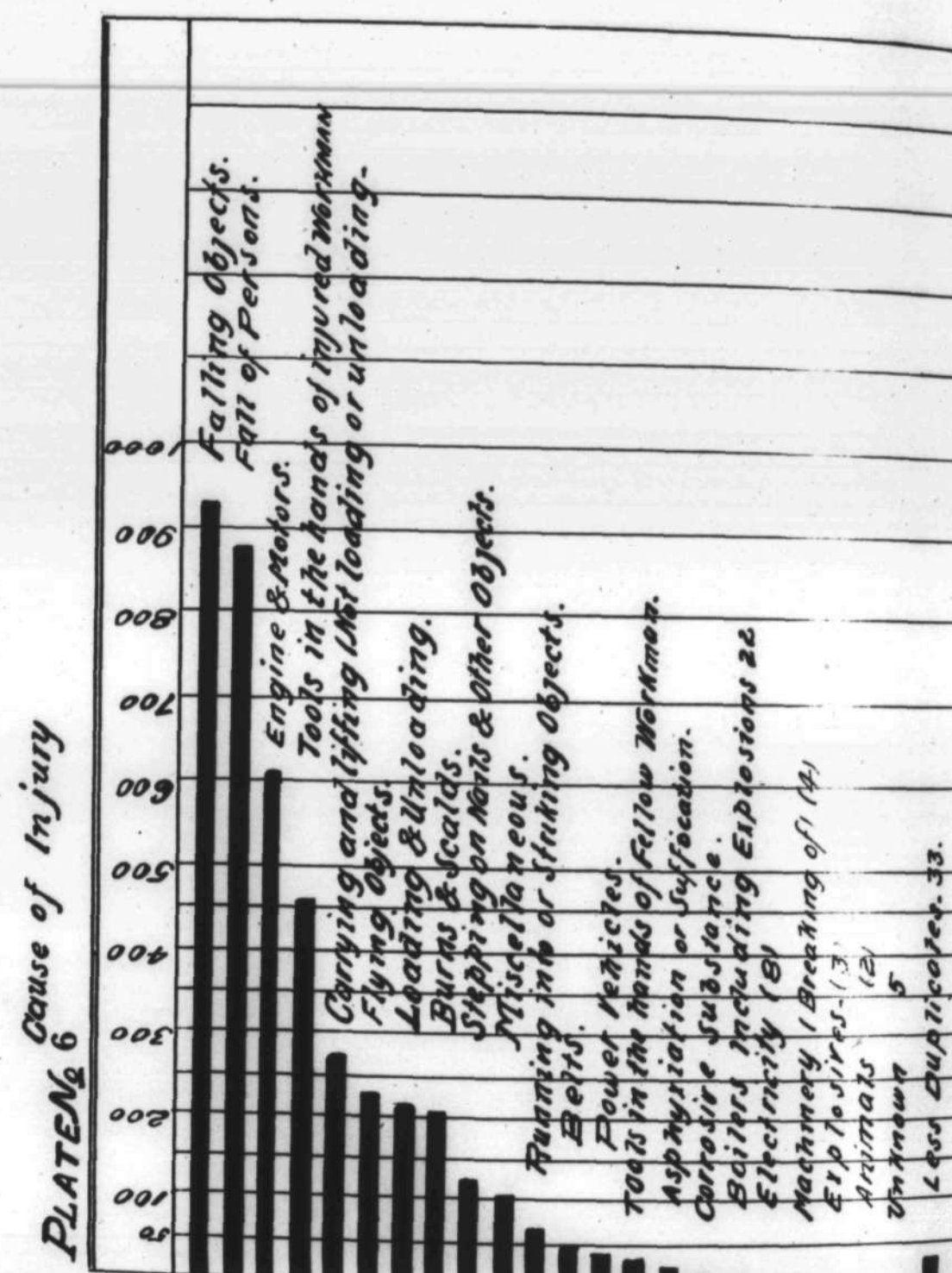


TABLE NO. 14.

4282 Awards in Non-fatal Cases, Classified by Occupation of Injured Persons.

Laborers (Unclassified)	1246
Laborers—Watchmen, Toolmen, Foremen, Trackmen, Packers, Etc.	1084
Machine Operators, Sawyers, Engineers, Firemen, Presshands...	454
Carpenters, Painters, Plasterers, Lathers, Bricklayers, Masons, etc.	279
Drivers of Teams (Not Chauffeurs)	260
Mining, Quarrymen	191
Iron and Metal Workers	161
Motor Operators, Conductors, Brakemen, Chauffeurs	115
Machinists	110
Agents, Bookkeepers, Clerks, Errand Boys, Stenographers, etc.	84
Plumbers, Tinsmiths, Roofers, Pipefitters, Blacksmiths	73
Operators by Hand, Textiles, Basketry, Woodwork, Fruit, etc.	73
Electricians, Linemen	30
Boilers	20
Not Rated Employment	4
Miscellaneous	98
Total	4282

TABLE NO. 15.

4282 Awards in Non-fatal Cases, Classified by Nature of Injury to Persons.

Cuts and Bruises	1554
Fractures and Sprains	1151
Cuts and Lacerations	1042
Burns	292
Punctured Wounds	149
Heat	68
Blood Poisoning	47
Amputation	38
Foreign Substance in Eye	26
Miscellaneous	123
Total	4490
Less Duplicates	208
Net Total	4282

TABLE NO. 16.

4282 Awards in Non-fatal Cases, Classified by Location of Injury.

Fingers	1073
Trunk	791
Legs	718
Feet	545
Arms	493
Hands	416
Head or Face	271
Toes	169
Eyes	85
Miscellaneous	16
Total	4577
Less Duplicates	295
Net Total	4282

TABLE NO. 17.

4282 Awards in Non-fatal Cases, Classified by Marital Condition of Persons Injured and Sex.

Married	2667	Male	4142
Single	1465	Female	140
Unknown	150		
	4282		4282

TABLE NO. 18.

4282 Awards in Non-fatal Cases, Classified by Age of Persons Injured.

Age.	No.	Age.	No.
15-20	434	55-60	186
20-25	563	60-65	151
25-30	635	65-70	61
30-35	537	70-75	23
35-40	458	Over 75	7
40-45	449	Unknown	129
45-50	341		
50-55	308	Total	4282

TABLE NO. 19.

4282 Awards in Non-fatal Cases, Classified by Weekly Wage of Persons Injured.

Not over \$ 5.00	273
Not over \$10.00	1503
Not over \$15.00	1671
Not over \$20.00	513
Over \$20.00	322
Total	4282

TABLE NO. 20.

4282 Awards in Non-fatal Cases, classified by Language and Nationality of Persons Injured.

American Born and English Speaking	3455
American Born and Non-English Speaking	3
Foreign Born and English Speaking	551
Foreign Born and Non-English Speaking	169
Unknown	104
Total	4282

TABLE NO. 21.

4282 Awards in Non-fatal Cases, Classified by Hour of Day Persons were Injured.

	A. M.	P. M.
1 o'clock	26	220
2 "	31	312
3 "	34	364
4 "	32	284
5 "	38	173
6 "	62	67
7 "	129	45
8 "	226	62
9 "	339	51
10 "	405	47
11 "	388	34
12 "	148	5
Not Stated		760
Total		4282

TABLE NO. 22.

Recapitulation of Accidents Reported and Claims Filed.

Non-fatal Accidents Reported, no Claims	26481
Fatal Accidents	57
Total Accidents not Resulting in Claims	26538
Non-fatal Claims	4636
Fatal Claims	150
Total Claims	4786
Total Number of Accidents Reported	31324

TABLE NO. 23.

Claims Disallowed and the Reasons for Disallowing.

Three hundred and thirty-two cases, or 6.9% of the total number of claims filed were disallowed by the Commission for the following reasons:

	No. of Cases
Disability did not extend over two weeks	154
Employment not covered	55
Injury did not arise out of and in course of employment	53
Disability not due to accident	24
Not dependent	14
Failure to give notice	5
Casual employment	4
Employment outside of Maryland	4
Employment not covered	2
Salary exceeded \$2,000 per annum	2
One on each of the following grounds:	
Willful Misconduct, Refused to be Operated on, Intoxication, Occupational Disease, Claim not filed Within Proper Time, Lack of Jurisdiction	6
Claimant failed for various miscellaneous reasons to establish his right to compensation	38
Total	361

Note—Fifty-two (52) claims filed prior to November 1, 1915, disallowed subsequently.

Note—Table No. 11 shows 332 of the 1915-1916 cases disallowed, while the above table shows 309; Table No. 11 was calculated as of January 1, 1917, also the 25 additional cases are those disallowed during November and December, 1916.

TABLE NO. 24.

Permanent Partial Disability.

For amputation of a part or all of one or more of the members, the law makes a special provision by allowing 50 per cent. of the average weekly wage for a specific number of weeks in each case as follows:

For the loss or loss of use of

Thumb	50 weeks
1st Finger	30 "
2d Finger	25 "
3d Finger	20 "
4th Finger	15 "
Great Toe	25 "
Other Toe	10 "
Hand	150 "
Arm	200 "
Foot	150 "
Leg	175 "
Eye	100 "

Provision is further made for the proper proportion for these allowances in cases of partial loss or loss of use of members.

All of the other cases of permanent disability are left to the judgment of the Commission as to the number of weeks' compensation to be allowed.

During the year covered by this report awards have been made in 316 cases of dismemberment shown in the following table. It should be noted that amputation anywhere between wrist and elbow constitutes loss of hand. Also, the loss of any part of a finger or thumb is listed as loss of the finger or thumb, although the law allows $\frac{1}{2}$, $\frac{2}{3}$, or total loss as the case may be:

	<i>Loss of Member</i>	<i>Loss of Use of Member</i>	<i>Total</i>
Thumb	29	5	34
One Finger	166	12	178
Two Fingers	26	....	26
Three Fingers	11	....	11
Four Fingers	2	1	3
Thumb and one Finger	9	....	9
Thumb and two Fingers	2	....	2
Thumb and three Fingers	3	....	3
Thumb and four Fingers .....	..	....	....
Great Toe	3	1	4
Great Toe and one Other .....	..	1	1
Great Toe and two Others .....	..	....	....
Hand	1	5	6
Arm	3	....	3
Leg	7	1	8
Eye	10	9	19
Foot	4	....	4
One Toe	2	....	2
Two Toes	3	....	3
	281	35	316
Less duplicates			12
			304

TABLE NO. 24 (Continued).

Total Number of Members.

Fingers	297	Eyes	19
Thumbs	48	Toes	14
Feet	4		
Legs	8	Total	393
Arms	3		
Total Amount Awarded			\$76,867.38
Cases			304
Average Amount per Case			\$252.85

FATAL ACCIDENTS.

During the year there were reported to the Commission 207 accidents resulting in the immediate or subsequent death of the injured person; for the preceding year there were 121 such cases. In 170 cases claims were filed by alleged dependents of the deceased; of these compensation was allowed in 93 cases, and disallowed in 28 cases; one claim was withdrawn and 29 are pending.

TABLE NO. 25.

*93 Awards in Fatal Cases.**Beneficiaries.*

Widows	95
Children	209
Mother	12
Father	6
Sister	3
Total	325

TABLE NO. 26.

Fatal Claims Allowed, Classified by Industries.

Mining and Quarrying.....	19
Manufacturing—	
Glass Products	3
Steel and Structural Iron.....	9
Metal Products	1
Lumber and Wood.....	11
Chemical and Allied Products.....	7
Printing and Publishing.....	1
Textiles	1
Food, Beverages and Tobacco.....	5
Construction—	
Grading, Excavating, etc.....	3
Erection	11
Transportation, Etc.—	
Railways, Operation and Construction of.....	2
Construction and Operation of Telephones, etc.....	3
Operation of Vessels.....	4
Longshore Work	3
Miscellaneous	10
Grand Total	93

TABLE NO. 27.

Fatal Claims—Occupation of Persons Injured.

Laborers, Unclassified	31
Laborers, Watchmen, Toolmen, Foremen, Trackmen, etc.....	23
Miners, Quarrymen	12
Electrician, Linemen	7
Carpenters, Painters, Lathers, Plasterers, etc.....	5
Machine Operators, Sawyers, Engineers, Firemen, etc.....	5
Plumbers, Tinsmiths, Roofers, Pipefitters, etc.....	3
Drivers of Teams (Not Chauffeurs).....	2
Machinists	2
Iron and Metal Workers.....	1
Operators by Hand, Textiles, Basketry, Woodwork, etc.....	1
Motor Operators, Conductors, Brakemen, etc.....	1
Total	93

PLATE No. 7.

FATAL CLAIMS ALLOWED. CLASSIFIED by INDUSTRIES.

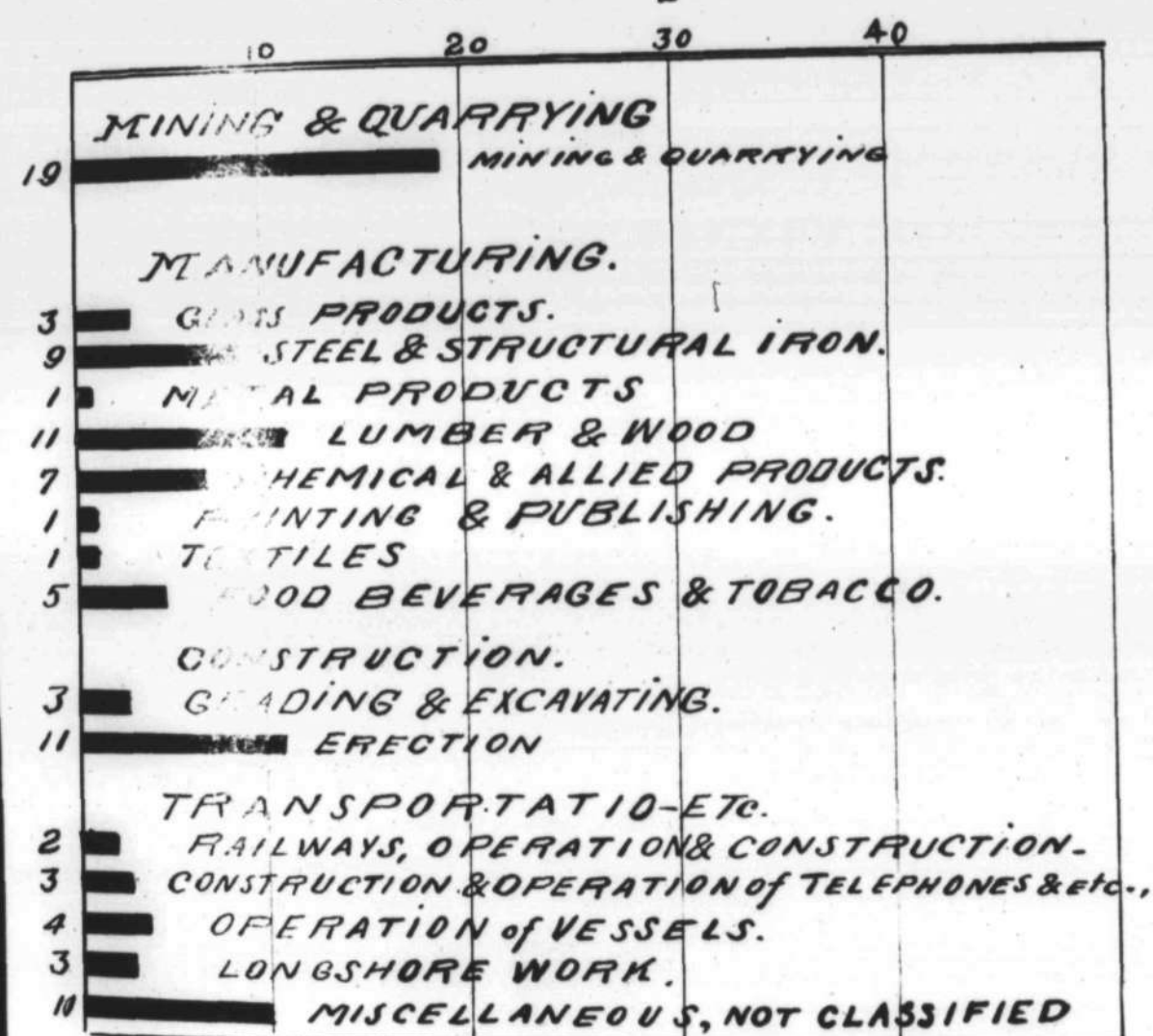


TABLE NO. 28.

Nature and Location of Injury.

Fracture and Sprains.....	15	Trunk	64
Crushes and Bruises.....	14	Head or Face.....	13
Burns	13	Arms	4
Cuts and Lacerations.....	3	Legs	5
Foreign Substance in Eye...	3	Feet	2
Miscellaneous	45	Hands	1
		Miscellaneous	2
Total	93	Total	93

TABLE NO. 29.

Sex and Marital Condition of Persons Injured.

Male	76	Married	68
Female	17	Single	6
		Unknown	19
Total	93	Total	93

TABLE NO. 30.

Age of Persons Injured.

15-20 .....	..	55-60	9
20-25	8	60-65	5
25-30	8	65-70	5
30-35	8	70-75	1
35-40	10	Over 75	1
40-45	4	Unknown	23
45-50	6		
50-55	5	Total	93

TABLE NO. 31.

Weekly Wage of Persons Injured.

Not over \$ 5.00	2
Not over \$10.00	15
Not over \$15.00	38
Not over \$20.00	13
Over \$20.00	5
Not Stated	20
Total	93

TABLE NO. 32.

Hour of Day Persons Injured.

	A. M.	P. M.
1 o'clock	4	2
2 "	0	13
3 "	0	8
4 "	0	3
5 "	0	2
6 "	3	2
7 "	3	0
8 "	4	1
9 "	5	1
10 "	7	0
11 "	12	0
12 "	2	0
Not Stated		21
Total		93

TABLE NO. 33.

Causes of Injury.

Fall of Persons	23
Falling Objects	22
Burns and Scalds	10
Boilers, including Explosions	9
Explosives	6
Belts	5
Flying Objects	4
Loading and Unloading (not carrying and lifting)	2
Stepping on Nails and Other Objects	2
Electricity	1
Tools in Hands of Injured Workmen	1
Running into or Striking Objects (Collisions)	1
Animals	1
Asphyxiation or Suffocation	1
Unknown	5
Total	93

HEARINGS.

Upon request of any party in interest, or upon the Commission's own motion, where disputed issues of law or fact with respect to a claim cannot be satisfactorily adjusted, a hearing is ordered.

HEARINGS IN CONTESTED CASES.

Hearings requested by Employer.....	104
Hearings requested by Insurer.....	163
Hearings requested by Claimant.....	26
Hearings on motion of Commission.....	43
Total	336

In each of twenty-nine of these cases there was more than one sitting.

HEARINGS—(Continued).**CHARACTER OF ISSUES RAISED.**

Duration of Disability.....	90
Arising out of and in Course of Employment.....	100
Coverage	41
Average Wage	19
Disease or Injury.....	15
Dependency	24
Notice	16
Medical	24
Employment	3
Intoxication	3
Wilful Misconduct	4
Occupational Disease	1
Miscellaneous.. ..	42

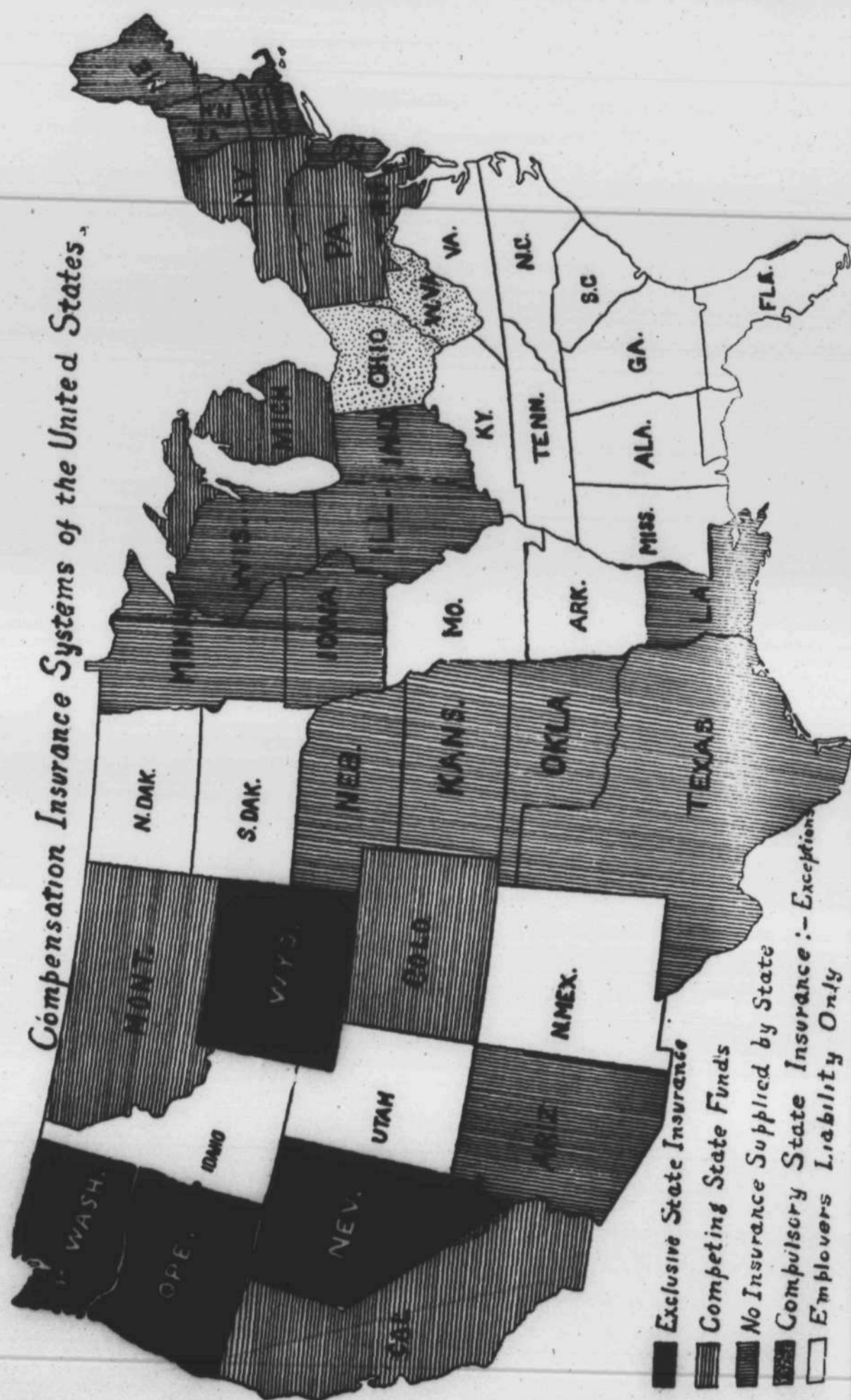
DISPOSED OF.

Decisions for claimant.....	155
Decisions against claimant.....	130
Under consideration	51
Number of hearings held away from Baltimore Office.....	36

APPEALS.

Of the 3176 cases decided during the first year's operation of the law, twenty-five were appealed. Twenty-two cases were carried to an appeal out of the 4282 cases during the second year's operation.

PART IV**MISCELLANEOUS**



THE GROWTH OF COMPENSATION.

Compensation laws of one kind or another have been enacted in nearly three-fourths of the States and Territories of the United States, and at the present time are being considered in several more, including Delaware and North Carolina. The accompanying map, which appears in the Report of the Iowa Compensation Service and the Digest of Workmen's Compensation Laws, compiled by the Workmen's Compensation Publicity Bureau and which we are using by provision of the Workmen's Compensation Bureau, indicates the States which have Compensation Laws and the character of the Insurance provisions in each.

PROCEDURE IN ACCIDENT CASES UNDER THE WORKMEN'S COMPENSATION LAW.

EFFECT OF THE LAW.

Chapter 800 of the Acts of the General Assembly of Maryland of 1914, commonly known as the Workmen's Compensation Act, practically revolutionizes the law of Master and Servant in this State in so far as personal injuries are concerned. This law, which went into effect November 1st, 1914, is compulsory. By this is meant that every employer engaged in extra-hazardous employment must insure, and keep insured, each and every one of his employees against accident under one of the three methods provided by the Act, and failure to do this not only may subject him to a criminal prosecution, but his common law defenses of contributory negligence, assumption of risk and negligence of a fellow-servant are taken away. On the other hand, by complying with the provisions of the law he is relieved from defending damage suits, which are often lengthy and expensive, for the injured employee's sole right of recovery is now regulated by this Act.

Under the common law, the employee could recover only in the event that he was injured through some negligent act of the employer. This element is not a necessary prerequisite to recover under the law as it exists at the present. An employee who now receives an accidental personal injury arising out of and in the course of his employment which disables him for a period of more than two weeks is assured of compensation,

provided, however, that his injury was not caused by his own wilful misconduct, his wilful intention to injure himself or another, or did not result solely from intoxication.

Section 32 of the Act is the Coverage section. This section is divided into forty-three sub-sections. Each of the first forty-two sub-sections names one or more classes of employments, which employments are, of course, thereby brought specifically within the terms of the Act. Sub-section 43 says that: "In addition to the employments which are definitely named in the previous forty-two sub-sections, it is intended that this Act shall apply to all extra-hazardous employments not specifically enumerated herein." It will, therefore, be seen that on the question of coverage the Act is very broad.

While the Act is compulsory only in extra-hazardous employments, yet employees and employers in any occupation can bring themselves within its provisions and benefits by jointly electing to do so, except, however, in those cases which are specifically exempted by the Act, such as farm laborers, domestic servants, country blacksmiths, or other rural employments, casual employees, or any employee whose salary is in excess of \$2,000.00 per year.

This briefly and in a general way outlines the nature and extent of the law. An explanation of the procedure and requirements of all parties affected by it, in case an injury occurs to an employee, can now be given.

THE EMPLOYER.

As soon as the accident happens the employers should provide for the injured employee such medical, surgical or other attendance or treatment, nurse and hospital services, medicines, crutches and apparatus as may be required, in an amount not to exceed \$150.00. Competent medical services should be rendered at once no matter how trivial the injury may seem. If the employer fails to provide the same, the injured employee may do so at the expense of the employer. Knowledge on the part of the employer of an injury and his neglect for any reason to furnish such medical services may be construed to be such failure on his part. In case death ensues from the injury within two years, reasonable funeral expenses shall be paid not to exceed the sum of \$75.00, provided, however, that if there are

no dependents and the deceased employee leaves sufficient estate to pay the same, all expenses of last sickness and burial shall be paid out of said estate, and not by the employer or insurer.

The employer must keep on hand a supply of forms for the use of himself and employees. These forms may be had by applying for them at the office of the Commission in Baltimore. All accidents of every nature are required to be reported to the Commission on forms provided for that purpose, stating the time, cause and nature of the accident and injuries and probable duration of the disability therefrom, and whether the accident arose out of and in the course of the injured person's employment.

THE EMPLOYEE.

As soon as an employee sustains an injury he should report it to the employer and request medical services; by doing this he not only gives the employer an opportunity to provide any necessary assistance at once, but by getting such assistance immediately a long duration of disability and other serious consequences may often be averted. His refusal to accept competent medical services offered by the employer will relieve the employer from the responsibility of paying the medical and hospital expenses incurred by a doctor and hospital of the claimant's own selection. If the Commission requests him to do so, the claimant must submit himself for a medical examination from time to time and at such time and place as shall be reasonably convenient for him. If he refuses to submit to any such examination, or obstructs same, his right to compensation shall be suspended until such examination has taken place, and no compensation shall be payable during or for account of such period.

Notice of an injury for which compensation is payable shall be given to the employer within ten days after the accident, and also in case of the death of the employee resulting from such injury, within thirty days after such death. Such notice may be in writing, giving the name and address of the employee and stating in ordinary language the time, place, nature and cause of the injury, and be signed by him or a person in his behalf, or in the case of death, by one or more of the dependents, or someone in their behalf. The failure to give such notice, unless excused by the Commission, either on the ground that notice

for some sufficient reason could not be given, or on the ground that the employer or insurer, as the case may be, has not been prejudiced thereby, shall be a bar to that claim under this Act.

When the injury is such that the injured employee will be entitled to the compensation, he shall file with the Commission his application therefor, together with a certificate of a physician, if any, who attended him, within thirty days after the beginning of the disability for which compensation is claimed, and failure to do this, unless excused by the Commission, either on the ground that the employer or insurer has not been prejudiced thereby, or for some other sufficient reason, shall be a bar to any claim under this Act. In case of death the dependents may make application for compensation, which application must be accompanied with proof of death and proof of relationship of the parties claiming, and the certificate of the attending physician, if any.

The claim must be sworn to by claimant and made out on forms which may be had by applying either to the Commission or to the employer. All questions should be answered fully and any pertinent facts which the form does not cover should be appended.

Immediately after the filing of a claim notice containing the essentials of it are mailed to the employer and insurer, notifying them that if no request for a hearing is made on or before a certain day named therein (usually six or seven days are given), the Commission will dispose of the case on the evidence then contained in the papers. In the meantime the case is gotten in proper shape to be disposed of. Necessary papers and reports, which have not already been filed, are secured and in many instances the interested parties are interviewed by a representative of the Commission. As soon as all the necessary information upon which to base a finding is secured, the claim is either allowed or disallowed, as the facts, in the opinion of the Commission, justify. The finding of the Commission contains a statement of the law and facts upon which it is based, and its order thereon, copies of which are immediately mailed to all interested parties.

PHYSICIANS.

Physicians who render medical assistance to injured employees should at the expiration of two weeks from the beginning

of disability fully and definitely fill out a certificate, forms of which are furnished by the Commission, and either give it to the injured employee or mail directly to the Commission. Neglect and refusal to do this will not only delay the action on the claim by the Commission, but may defeat his right to compensation, as the law makes it obligatory upon the claimant to file such certificate with his claim. All fees and other charges for medical treatment and services are subject to regulation by the Commission and shall be limited to such charges as prevail in the same community for similar treatment of injured persons of a like standard of living. The physician's bills should be first submitted to the employer or insurer, and upon payment being refused itemized bills may then be filed with the Commission. When this is done they are submitted to the Chief Medical Examiner of the Commission, who passes upon each item therein. Notice of his action is then mailed to the parties, together with an Order Nisi, stating that if no hearing is requested on or before the date named therein a final order will be passed by the Commission in accordance with the finding of the Chief Medical Examiner. On the application of any party in interest the Commission will set for hearing any controversy arising about the payment of medical and hospital expenses.

If the medical and hospital expenses exceed the sum of \$150.00 said bills will be prorated and apportioned among the various parties.

HEARINGS.

Any interested party who desires a hearing must request it on or before the day named in the notice on which the case will be disposed of. Each request for hearing must be made in writing and state with particularity the issue of law and fact proposed to be raised at the hearing. The Commission may of its own motion set the case for a hearing. The said request having been made in proper form, or in case of no request, when so ordered by the Commission, the case is set down for a hearing on some certain day. Notices stating the time and place and the issues of law and fact to be raised are then mailed to all the parties. Either party can have witnesses summoned to testify in his behalf by submitting the names of them to the Commission and requesting that subpoenas be issued. The parties may or may not be represented by counsel at the hearings. All

hearings are conducted as a judicial proceeding, witnesses testify under oath, or by affirmation, and a record of the proceedings is made and kept. At such hearings the investigations are conducted in such manner as to ascertain the substantial rights of the respective parties, and the Commission is not bound by the usual common law or statutory rules of evidence, or by technical or formal rules of procedure. A transcribed copy of the evidence and proceedings taken by a stenographer, appointed by the Commission, being certified and sworn to by such stenographer to be a true and correct transcript of the testimony, or any specified part thereof, may be received in evidence by the Commission with the same effect as if such stenographer were present and testified to the facts certified.

Hearings will not be continued or postponed unless there shall appear to the Commission special reasons which will, in its opinion, justify or warrant such continuance or postponement.

Re-hearings may be had only on the grounds of error, or newly discovered evidence, and then only in the event that a request is made in writing within thirty days from the date of the decision.

For the convenience of claimants and employers, hearings are held from time to time at various places throughout the State.

NEW PARTIES.

The Commission may on its own motion, or on application, join or substitute any new parties at any time it seems fit and proper upon reasonable notice to all parties.

DEPOSITIONS.

Depositions may be taken within or without the State of Maryland under the same conditions and requirements as in other cases.

COUNSEL FEES.

Claim for legal services in connection with any claims arising under this Act shall not be enforceable unless approved by the Commission. To secure said approval, the attorney should file

a petition in the case alleging in detail the nature and extent of the services rendered and praying that a fee be allowed him which shall be commensurate with said services. All attorney's fees are payable out of the compensation which may be awarded and the Commission directs the manner of its payment.

ROSTER**COMMISSIONERS.**

JOHN MILTON REIFSNIDER, Chairman.

CHAS. D. WAGAMAN.

JAMES HIGGINS.

HOWARD C. HILL, Secretary.

Official Stenographer—Charles. I. Kratz.

Stenographer—Madeline S. Geare. Stenographer—Edith P. Brown.

Auditor—WM. P. GUNDRY.

Clerk—Young O. Wilson.

Clerk—Wm. P. Garland.

Chief Examiner—J. LLOYD HARSHMAN.

Stenographer—Mamie A. Vogt. Stenographer—Rowena Harrison.

Chief Medical Examiner—DR. ROBT. P. BAY.

Superintendent Claims Bureau—WALTER I. WELLS.

Stenographer—Edna Hilgartner. Stenographer—Annie M. Davis.

Filing Clerk—JAS. S. SMILEY.

Stenographer—Anna C. Crady. Stenographer—Mary E. Mahy.

Stenographer—Edna A. Brown.

Superintendent State Accident Fund—J. ARTHUR BRADLEY.

Inspector—Abner B. Bingham. Clerk—Jas. P. Humphreys.

Stenographer—Nellie V. Irwin.

GENERAL OFFICE.

Inspector—Lemuel Showell.

Inspector—Thos. G. Dillon.

Examiner—Chas. G. Greibel.

Clerk—Edw. H. Mortimer.

INSURANCE.

Stenographers in charge of Insurance Records:

Susie B. Black.

Helen J. Connelly.

Telephone Operator—Cora E. Gardner.

Messenger and Mail Boy—Jerome Thuman.

INDEX

	PAGE
Accident. Prevention	10, 20
State Fund	17
Appeals	50
Appropriations	13
Benefits of the Law	4
Causes of Accidents	23, 34, 35, 38, 40, 49
Claims filed and disposed of	37
Compensation, paid	14
Cost, compared with Court Costs	6
Council Fees	58
Depositions	58
Disallowed, claims	43
Dismemberments	44, 45
Employees—	
Application for Compensation	55
Medical Services	55
Fees	55
of the Commission	60
Employers—	
Failure to Insure	11
Forms, Supply of	55
General Expenses	54
Medical Services	54
Reporting of Accidents	55
Expenses	13
Fatal Accidents	46-49
Financial Condition of State Accident Fund	21
Financial Statements of Commission	13
Forecast	4
Funeral Expenses	54
Groups of Industries	28, 29
Hart, John B., death of	9
Hearings	49, 50, 57
Hospital Expenses	54, 56
Income of State Accident Fund	21
Industries Insured	28, 29
Insurance—	
By Employers, methods of	17
State Accident Fund	17
Losses, State Accident Fund	22
Medical Services	54, 56
Methods of Insurance	17
Occupation of Injured	34, 41, 48
Penalties	11, 12
Permanent Injuries	44
Prevention of Accidents	10, 20
Procedure	53, 59
Claims	55
Compensation, how obtained	55
Depositions	58
Fees	58
Forms	55
Funeral Expenses	54
Hearings	57
Medical Examinations	55

INDEX

	PAGE
Medical Services	54, 56
Rehearings	58
Reports	55
Witnesses	57
Reifsnider, John Milton, appointment of.....	9
Self Insurance	17
State Accident Fund.....	17-23
Accidents	23
Financial Statement	21
Losses	22
Reinsurance	20
Statistical Tables	25-50
Accidents	32-37
Claims	37-45
Employers Insured	28-31
Fatal Accidents	46-49
Recapitulation	43

State of Maryland

FIFTH ANNUAL REPORT

OF THE

State Industrial Accident Commission

OF MARYLAND

FOR THE YEAR

November 1, 1918 to October 31, 1919

INCLUSIVE

COMMISSIONERS

ROBERT E. LEE, Chairman

JOSEPH B. HARRINGTON

CLARENDON I. T. GOULD

W. P. WACHTER, Secretary